

# UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

In re Bradley Lane Groves and Peggy Eileen Reed  
Debtor

Case No. 13-14291  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Wells Fargo Home Mortgage

Court claim no. (if known): 16

Last four digits of any number you  
use to identify the debtor's account: 9424

Date of payment change:  
Must be at least 21 days after date of this notice 08/01/2015

New total payment:  
Principal, interest, and escrow, if any \$712.84

Uniform Claim Identifier: WFCMGF1314291WAW34919424

### Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \$222.23

New escrow payment: \$242.87

### Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \_\_\_\_\_

New mortgage payment: \_\_\_\_\_

The CM/ECF system imposes certain constraints, including limits on the number of characters that may be entered into certain fields, when filing a proof of claim. As a result of these constraints and limitations, the creditor name that appears on the bankruptcy court's claims register (and any supplemental proof of claim) may differ from the creditor name that appears on the actual proof of claim form.

#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**X** /s/ Christopher Charles Darden Date 06/06/2015  
VP Loan Documentation

Print: Christopher Charles Darden Title VP Loan Documentation

Company Wells Fargo Home Mortgage  
Address MAC X7801-014  
3476 Stateview Blvd.  
Fort Mill, SC 29715

Specific Contact Information:  
P: 800-274-7025  
E: NoticeOfPaymentChangeInquiries@wellsfargo.com

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# UNITED STATES BANKRUPTCY COURT

Western District of Washington (Seattle)

Chapter 13 No. 13-14291

Judge: Karen A. Overstreet

In re:

Bradley Lane Groves and Peggy Eileen Reed

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on June 06, 2015, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage prepaid, or via filing with the US Bankruptcy Court's CM ECF system.

By U.S. Postal Service First Class Mail Postage Prepaid:

Debtor: Bradley Lane Groves  
Peggy Eileen Reed  
17124 44th Ave W ;A101  
Lynnwood, WA 98037

Debtor's Attorney: Thomas D Neeleman  
Attorney at Law  
1904 Wetmore Ave Ste 200  
Everett, WA 98201

Trustee: K Michael Fitzgerald  
600 University St ;2200  
Seattle, WA 98101

/s/ Bill Taylor

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Authorized Agent



Wells Fargo Home Mortgage  
PO Box 14547  
Des Moines, IA 50306-4547

Page 1 of 3

#### For informational purposes

#### Escrow account disclosure statement and notice of new mortgage payment

Loan number: [REDACTED]  
Next payment due date: March 01, 2015  
New payment effective date: August 01, 2015  
New payment amount: \$712.84  
Shortage amount: \$101.42  
Principal balance: \$89,889.90  
Interest rate: 4.250%  
Statement date: May 22, 2015  
Account review period: Jul 2014 - Jul 2015  
Customer service: 1-800-340-0473  
Customer service hours: Mon - Fri 7 a.m. - 8 p.m. CT.

We accept telecommunications relay service calls.

Property address:  
17124 44TH AVE W T A101  
LYNNWOOD WA 98037

BRADLEY L GROVES  
17124 44TH AVE W APT A101  
LYNNWOOD WA 98037-3174

Dear BRADLEY L GROVES:

Each year, we review your escrow account to make sure the escrow portion of your scheduled mortgage payment covers your property taxes and/or insurance premiums. Increases or decreases in your annual taxes and/or insurance premiums may cause your mortgage payment amount to change. Here are the details of your most recent escrow account review.

Note: This notice is for informational purposes only and is being provided as a courtesy should you voluntarily decide to make any escrow shortage payment, if applicable. This notice should not be construed as an attempt to collect a debt or a demand for payment contrary to any protection you may have received pursuant to your bankruptcy case.

#### New escrow and mortgage payment amount

New payment effective date	Current payment (\$)	New payment (\$)	
August 01, 2015 <sup>1</sup>		Option 1	Option 2
Principal and/or interest	469.97	469.97	469.97
Escrow payment	222.23	234.42	234.42
Escrow shortage/prepayment <sup>2</sup>	6.90	0.00	6.45
<b>Total payment amount</b>	<b>699.10</b>	<b>704.39</b>	<b>712.84</b>

1. If you use one of our automatic payment options, we will adjust your electronic withdrawal(s) to ensure your August 01, 2015 payment is made in full.

2. If your current payment includes an amount to cover a previous escrow shortage, this amount will be added. If your current payment includes an adjustment for extra funds you deposited to your escrow account, this amount will be deducted.

The escrow disclosure indicates a shortage of \$101.42. We have spread this amount over the next 12 months and included it in the new payment amount. However, any voluntary decision to pay the shortage in full will reduce the payment to \$704.39. If you voluntarily choose to pay this shortage in full now, please detach this coupon and mail it along with the check to the address that appears on this statement.

#### You may use either of the following options to restore your required account balance

Option 1: Pay the entire shortage now	Option 2: Pay the shortage over 12 months
Pay the entire escrow shortage amount of \$101.42 using the shortage payment coupon and your new mortgage payment will be \$704.39.	No action required unless you use a bill pay or 3rd party payment service to pay your mortgage. Pay the escrow account shortage of \$101.42 in 12 payments of \$8.45 which we've included in your new payment amount of \$712.84.

**Attention bill pay and 3rd party payment service customers:** Notify your service of the change to your mortgage payment.



BRADLEY L GROVES

Wells Fargo Home Mortgage  
PO Box 51965  
Los Angeles, CA 90051-6265

#### Shortage payment coupon for loan number: [REDACTED]

Note: Due to changes in your taxes and insurance, your mortgage payment may increase even if you voluntarily decide to pay your shortage in full.

Your escrow account review indicates a shortage of \$101.42. For your convenience, we have spread this amount over 12 months and included it in your new scheduled payment. However, you may choose to pay it in full and your mortgage payment will be \$704.39.

If you choose to pay this shortage in full now, please detach this coupon and mail it along with your check to the address that appears on this coupon. Wells Fargo Bank, N.A. may clear your check electronically. Receipt of your check will authorize us to process your payment as an electronic debit to the account on which the check was written.

Please do not include this remittance with your mortgage payment.

**Escrow shortage payment: \$101.42**  
**New mortgage payment if shortage is paid: \$704.39**



For informational purposes

Loan number: [REDACTED]

The following information covers your projected escrow account activity from Aug 2015 to Jul 2016

**Projected escrow account disbursements**

Annualized items to be paid from your escrow account (\$):

MORTGAGE INS	1,031.04
INSURANCE	441.00
COUNTY TAX	1,341.02
Total disbursements	2,813.06
<b>Scheduled escrow payment</b>	<b>234.42<sup>1</sup></b>

<sup>1</sup> Your escrow payment is calculated by dividing the total disbursements by 12.**Projected escrow account activity for the next 12 months**

Date	Anticipated payments (\$)		Description	Escrow balance (\$)	
	To escrow	From escrow		Projected	Required
Aug 2015			Starting balance	861.59	963.01
Aug 2015	234.42	85.92	FHA INSURANCE	1,010.09	1,111.51
Sep 2015	234.42	85.92	FHA INSURANCE	1,158.59	1,260.01
Sep 2015	0.00	441.00	STILLWATER INS GROUP	717.59	819.01
Oct 2015	234.42	85.92	FHA INSURANCE	866.09	967.51
Oct 2015	0.00	670.51	SNOHOMISH COUNTY	195.58 <sup>2</sup>	297.00 <sup>3</sup>
Nov 2015	234.42	85.92	FHA INSURANCE	344.08	445.50
Dec 2015	234.42	85.92	FHA INSURANCE	492.58	594.00
Jan 2016	234.42	85.92	FHA INSURANCE	641.08	742.50
Feb 2016	234.42	85.92	FHA INSURANCE	789.58	891.00
Mar 2016	234.42	85.92	FHA INSURANCE	938.08	1,039.50
Apr 2016	234.42	85.92	FHA INSURANCE	1,086.58	1,188.00
Apr 2016	0.00	670.51	SNOHOMISH COUNTY	416.07	517.49
May 2016	234.42	85.92	FHA INSURANCE	564.57	665.99
Jun 2016	234.42	85.92	FHA INSURANCE	713.07	814.49
Jul 2016	234.42	85.92	FHA INSURANCE	861.57	962.99
<b>Total</b>	<b>2,813.04</b>	<b>2,813.06</b>			

These calculations indicate the projected escrow balance will be less than the required escrow balance. The resulting shortage is \$101.42. If you choose to pay the shortage in full, the new payment will be \$704.39.

The projected escrow account activity is based on the most recent tax and/or insurance information available as well as the assumption that your payments will be received as agreed.

**2. Projected low point.** The point during the annual period at which the projected escrow balance will reach its lowest point.

**3. Required escrow balance.** To cover unanticipated disbursements, including increases to tax or insurance payments, there is a 2-month minimum escrow balance allowable by state law and/or your mortgage contract. This amount does not include mortgage insurance.

• Your 2-month minimum escrow balance is **\$297.00**

• State law requires that this minimum escrow balance not exceed **\$297.00**

• Note: If you have an adjustable rate mortgage (ARM), you will receive a notice about your new mortgage payment when your ARM rate is scheduled to change.

**Information about your escrow account shortage**

Your lowest projected escrow account balance (low point) (\$)	195.58
Less your required minimum escrow account balance (\$)	297.00
<b>This means your escrow account has a shortage of (\$)</b>	<b>101.42</b>

For informational purposes

Loan number: [REDACTED]

The following information covers your escrow account history activity from Jul 2014 to Jul 2015

Date	Payments to escrow (\$)		Payments from escrow (\$)		Description	Escrow balance (\$)	
	Projected	Actual	Projected	Actual		Projected	Actual
Jul 2014					Starting balance	727.88	200.28
Jul 2014	222.23	229.13 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	862.47	28.85
Jul 2014	0.00	0.00	0.00	87.64 <sup>1</sup>	FHA INSURANCE	862.47	58.79
Aug 2014	222.23	229.13 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	997.06	170.34
Aug 2014	0.00	0.00	0.00	87.64 <sup>1</sup>	FHA INSURANCE	997.06	82.70
Aug 2014	0.00	0.00	0.00	441.00 <sup>1</sup>	STILLWATER INS GROUP	997.06	358.30
Sep 2014	222.23	229.13 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	1,131.65	129.17
Sep 2014	0.00	0.00	379.00	0.00 <sup>1</sup>	STILLWATER INS GROUP	752.65	129.17
Sep 2014	0.00	0.00	0.00	87.64 <sup>1</sup>	FHA INSURANCE	752.65	216.81
Oct 2014	222.23	229.13 <sup>1</sup>	87.64	87.64	FHA INSURANCE	887.24	75.32
Oct 2014	0.00	0.00	618.06	618.07 <sup>1</sup>	SNOHOMISH COUNTY	269.18	693.39
Nov 2014	222.23	229.13 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	403.77	464.26
Nov 2014	0.00	0.00	0.00	85.92 <sup>1</sup>	FHA INSURANCE	403.77	550.18
Dec 2014	222.23	229.13 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	538.36	321.05
Dec 2014	0.00	0.00	0.00	85.92 <sup>1</sup>	FHA INSURANCE	538.36	406.97
Jan 2015	222.23	471.75 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	672.95	64.78
Jan 2015	0.00	0.00	0.00	85.92 <sup>1</sup>	FHA INSURANCE	672.95	21.14
Feb 2015	222.23	229.13 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	807.54	207.99
Feb 2015	0.00	0.00	0.00	85.92 <sup>1</sup>	FHA INSURANCE	807.54	122.07
Mar 2015	222.23	471.75 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	942.13	593.82
Mar 2015	0.00	0.00	0.00	85.92 <sup>1</sup>	FHA INSURANCE	942.13	507.90
Apr 2015	222.23	229.13 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	1,076.72	737.03
Apr 2015	0.00	0.00	618.06	670.51 <sup>1</sup>	SNOHOMISH COUNTY	458.66	66.52
Apr 2015	0.00	0.00	0.00	85.92 <sup>1</sup>	FHA INSURANCE	458.66	19.40
May 2015 est.	222.23	687.39 <sup>1</sup>	87.64	0.00 <sup>1</sup>	FHA INSURANCE	593.25	667.99
May 2015	0.00	0.00	0.00	85.92 <sup>1</sup>	FHA INSURANCE	593.25	582.07
Jun 2015 est.	222.23	229.13 <sup>1</sup>	87.64	85.92 <sup>1</sup>	FHA INSURANCE	727.84	725.28
Jul 2015 est.	0.00	222.23 <sup>1</sup>	0.00	85.92 <sup>1</sup>	FHA INSURANCE	727.84	861.59
<b>Totals</b>	<b>2,666.76</b>	<b>3,915.29</b>	<b>2,666.80</b>	<b>2,853.42</b>			

1. Indicates where a difference exists between the projected and actual account activity.

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#### Manage your mortgage payments easily with the Preferred Payment Plan<sup>SM</sup>

- Schedule weekly, biweekly, semi-monthly or monthly payments
- Save time and money with free, secure withdrawals
- No due dates to remember or checks to write

It's free, secure and convenient. To enroll, call 1-866-386-8519.

A guide to your escrow questions and answers is available at: [wellsfargo.com/escrowquestions](http://wellsfargo.com/escrowquestions)